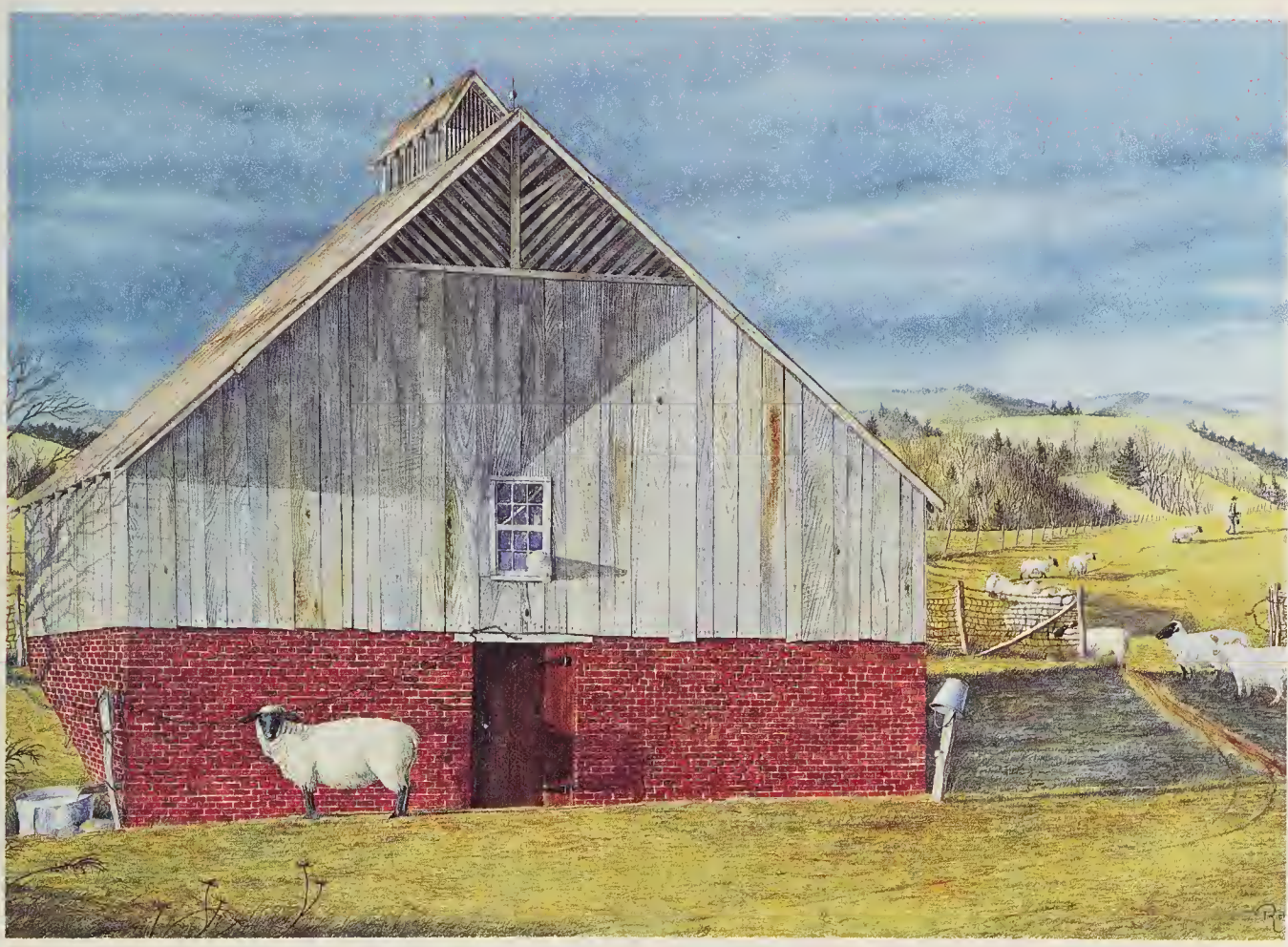


C630.5 / C2.3

November
1990

Carolina Country®

Sweet Deal May Go Sour
Consumers who invest in a mobile home often find that the "sweet deal" can quickly go sour because of high heating and cooling costs. A Rural Electric News Service feature, pages 10-11, describes the problem and offers tips for improving the energy efficiency of manufactured homes.



NC 27599

CHAPEL HILL



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More than 225,000 central air conditioners and electric water heaters are in the program. And so far, more than \$60 million has been saved, which is helping to keep all EMC member electric rates down.

So call today and sign up. The switch, its installation, operation and maintenance are free. And so is its removal if that ever becomes necessary. **EMC**



VIEWPOINT

For State's Co-ops

Power Costs Insulated From Gulf Crisis

The following editorial is adapted from a column by Marvin O. Marshall, executive vice president of South River Electric Membership Corporation (EMC). The original piece appears in the co-op's November consumer newsletter, South River EMC News.

With winter just around the corner and the crisis in the Middle East not yet resolved, many North Carolina's electric co-op consumer-members are concerned about home heating and other fuel-related issues.

The question in their minds is this: "How will the Middle East situation directly affect the cost of electricity?"

Already, we have seen dramatic increases in gasoline and oil prices as a direct result of the crisis. Liquid propane gas and No. 2 fuel oil prices have skyrocketed to levels they reached during the shortage in December, 1989—and they continue to rise. Gas and oil prices fluctuate with changes in the economy's supply and demand.

But what about electricity?

North Carolina's power suppliers do not

depend heavily on oil or gas. Here is a breakdown of how the state's electricity is produced:

Mix of Generating Capacity of North Carolina Power Suppliers

44% Coal

42% Nuclear

9% Hydro (water)

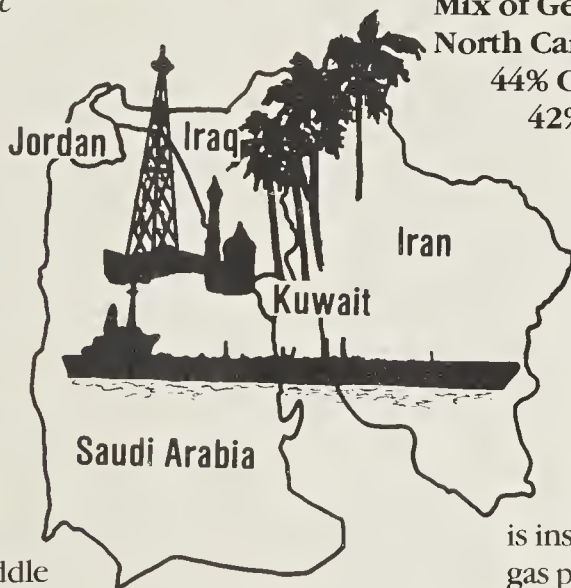
5% Combustion

Turbine (Oil or Gas Peaking Generators)

As you can see, 95 percent of these fuels are either coal, nuclear or hydro power. This means most of the electric generation in North Carolina is insulated from rising oil and gas prices.

However, because of the rise in oil prices, products such as utility poles, gasoline to operate machinery, conductors and other essentials will cost more. This may ultimately mean rate adjustments will be required to offset the rising cost of operations for the EMCs.

For the most part, Tar Heel electric co-ops will remain strong in the face of gas and oil price hikes and shortages. You can rely on stable electric costs with an abundant supply of electricity to provide warmth and comfort to your home.



Consumer Role Can Be A Model For Citizenship

The following editorial was written by Bob Marshall, executive vice president of the National Rural Electric Cooperative Association.

It was a letter to the editor that caught my attention. A thoughtful writer lamented that we no longer referred to people as "citizens."

He felt that "consumers," as a generic label for members of society, somehow depicts us as a selfish lot, only out for ourselves.

My reaction to the term is the opposite: I see the consumer as an advocate for the buyer's interest in a market where the seller usually has the advantage. And consumer advocacy is a growing phenomenon of our time.

More practical than ever, people make all sorts of decisions as consumers. They vote as consumers, even approach education and leisure as consumers. Increasingly, people demand quality at a reasonable price. Products and services must be "value-added," backed by the information consumers want and delivered, yes, with a smile.

The nation's 1,000 rural electric cooperatives are specially equipped to give value-added service. They are owned by the people they serve, and the cooperative structure itself puts consumers' interests and concerns first.

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'Father' Of Tar Heel Rural Electrification: "A Prince Of A Man"

1990

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Executive Vice President
Wayne D. Keller

Editor
Owen Bishop

Contributing Editors
Dan Cook
Randy Wheelless

Editorial/Advertising Assistant
Monica Russell

Graphics Assistants
Sandra Ward
Kim Ammons

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Should you encounter advertising that does not comply with these standards, please inform the editor at P.O. Box 27306, Raleigh, NC 27611, (919) 872-0800.

Cover: New Richard Tumbleston Painting

"Remember Luther" is the title of this month's cover image, a reproduction of an original watercolor by Richard Tumbleston of Boone.

The artist, whose work has been featured on the *Carolina Country* cover several times, says he drew inspiration for the painting from several scenes in the Watauga County area.

"The scene in the painting doesn't exist as it's shown," he said. "I was mainly interested in showing the subtleties of light, which are so important in the Appalachian region. The mountains are never the same. Next to the dramatic changes in the weather and the seasons, the true sculptor of our evolving view is light. In painting, as in life, light gives direction, provides movement and transforms our looking into seeing."

Tumbleston, a native of Colleton County, SC, studied studio art at Mars Hill College, where he received a degree in 1973. While at Southeastern Baptist Theological Seminary in Wake Forest, he continued painting part-time. After receiving a master's degree at Southeastern in 1977, he began painting full time. He is a consumer-member of Blue Ridge Electric Membership Corporation, Lenoir.

Signed-and-numbered limited edition prints of "Remember Luther" are available with an image size of 24 inches by 13 3/8 inches. They're priced at \$89 each, including tax and shipping charges.

Order copies from the artist at P. O. Box 1243, Boone, NC 28607.

For credit card orders using MasterCard or Visa, call him at (704) 264-7147.



Consumer Role: A Model For Citizensh

Continued from page 3

So, in addition to supplying reliable, at-cost light and power, electric co-ops have long been recognized for quality service to people—an approach that comes from home-grown leadership and community involvement.

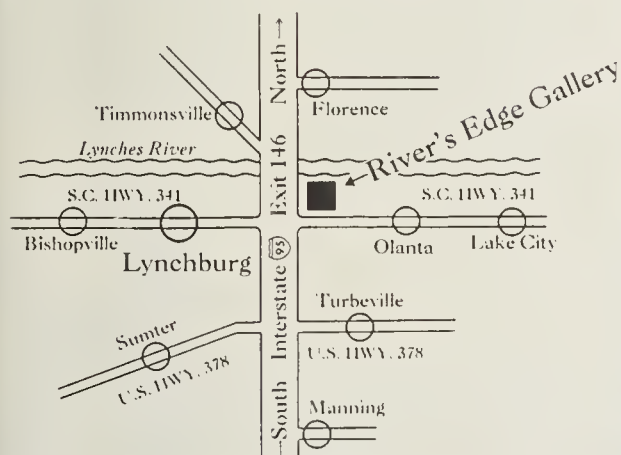
Responding to local needs, they have created or revitalized small businesses, donated satellite dishes to curriculum-hungry schools, and organized health cooperatives to improve local medical care.

But whatever the product or service, a truly consumer-driven approach can benefit more than just the immediate community. Diligently applied, such a model has promise for all citizens.

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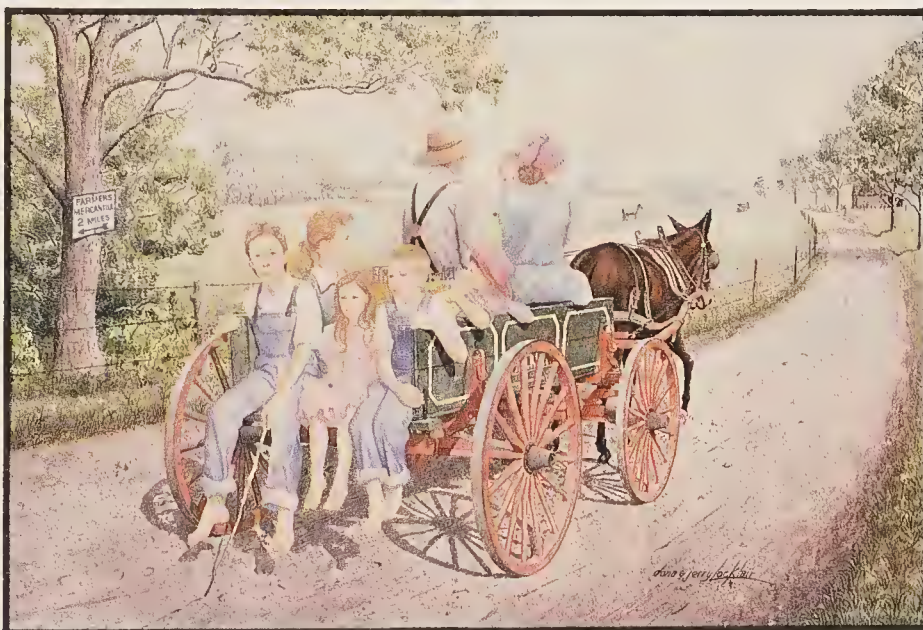
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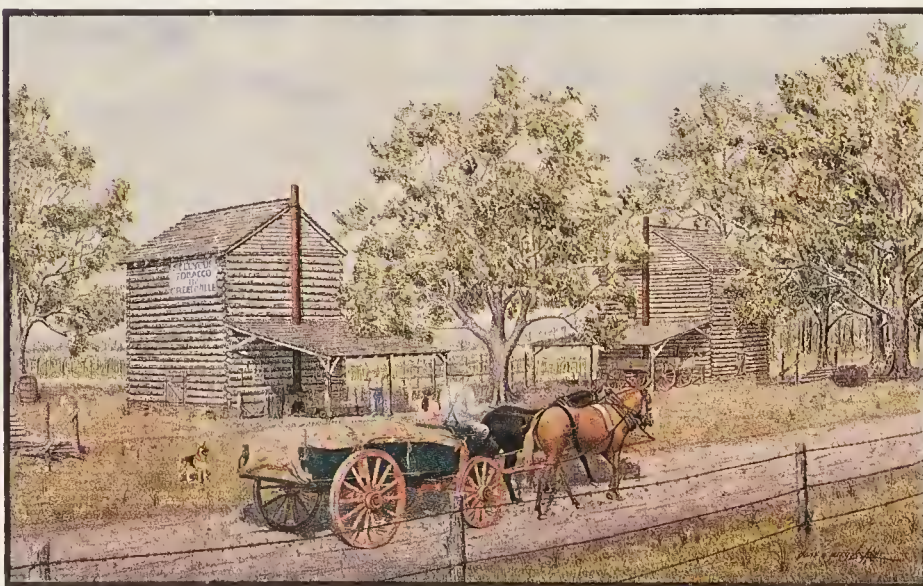
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olina Country November 1990



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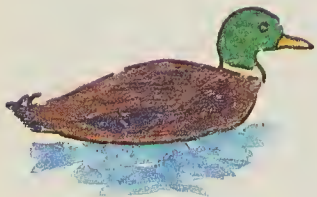
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HERE, THERE & EVERYWHERE



Harkers Island To Host Decoy Carving Festival

Decoy carving and a decoy painting contest will be featured at the Third Annual Core Sound Decoy Festival, Dec. 1-2, at the Harkers Island Elementary School.

The festival, which will run from 10 a.m. to 7 p.m. the first day and until 5 p.m. the final day, will have plenty of wildlife paintings and prints for sale.

Admission is \$2.

For more information, contact the Core Sound Decoy Carvers Guild, P.O. Box 308, Harkers Island, NC 28531.

USDA Offers Co-op Booklets

A new series of booklets about cooperatives is now available for purchase by mail from the U.S. Department of Agriculture.

Understanding Cooperatives, a series of 10 booklets, is intended to help educators teach the cooperative philos-

ophy. The units are generic in content and designed to be supplemented with local and state examples.

For more information, contact Galen W. Rapp and Tammy M. Meyer at the Agriculture Cooperative Service, USDA, P.O. Box 96576, Washington, DC 20090.

Arts & Crafts Will Highlight Christmas Festival

A Christmas parade and plenty of collectibles will be in store at the Rockfish Holiday Arts and Crafts Festival Dec. 8 in Wallace.

The event, sponsored by the Arts Council of Duplin County and the Merchants of Rockfish Plaza, will feature a day of entertainment and other activities.

For more information, contact the Rockfish Holiday Festival, P.O. Box 552, Wallace, NC 28466. Phone: (919) 285-4044.



Exhibit Offers Work By Czech Photographer

The works of Czech photographer Josef Sudek will be featured at the North Carolina Museum of Art in Raleigh through Dec. 20.

Entitled, "Josef Sudek, Poet of Prague: Photography 1911-1976," the exhibition is one of many events highlighting the heritage of Czechoslovakia. Other activities scheduled include lectures, musical per-

formances and films depicting Czech culture.

The exhibit, a collection of 220 black and white photographs spanning Sudek's career, document his contribution to 20th Century photography.

For more information on the exhibit or related events, contact the museum at 2110 Blue Ridge Blvd., Raleigh, NC 27607. Phone: (919) 833-1935.

Holiday Events Slated In Boone

Various holiday events are scheduled as part of an Appalachian Christmas, Nov. 30 through Dec. 18, in Boone.

The events featured will include: an Elizabethan feast, Dec. 2; a Festival of Trees, Dec. 1-7; a juried Christmas show, Dec. 1-2 and "Messiah" sing-along, Dec. 2.



The events are sponsored by Appalachian State University (ASU) and the Appalachian Cultural Museum.

For more information on any of the Appalachian Christmas events, contact the Appalachian Cultural Museum, University Hall, ASU, Boone, NC 28608. Phone: (704) 262-3117.



THE Shrine BOWL

of the Carolinas, Inc.

Shrine Bowl Set For Dec. 8

The top high school football players from North Carolina and South Carolina will square off in the 54th Annual Shrine Bowl, Dec. 8, at Memorial Stadium in Charlotte.

The game, which raised more than \$2 million for Shriner's Hospitals last year, has become a showcase for future college and professional stars. Such players as Sonny Jurgensen, William Perry, Kelvin Bryant and Tim Worley have played in the game.

South Carolina holds a 29-20-4 lead in the series—winning eight out of the last nine games.

Ticket prices range from \$6 to \$15.

For information, contact the Shrine Bowl at P.O. Box 560505, Charlotte, NC 28256. Phone: (704) 547-1414. Toll-free: (800) 648-BOWL.



HERE, THERE & EVERYWHERE



Charlotte Exhibit Spotlights Warner Brothers Cartoons

"That's All Folks!"

Bugs Bunny and Friends of Warner Brothers Cartoons" will be on display at Charlotte's Mint Museum of Art through Dec. 30. The exhibit features 150 drawings, paintings, cels and videos focusing on the creative process that went into

making of the classic Warner cartoons.

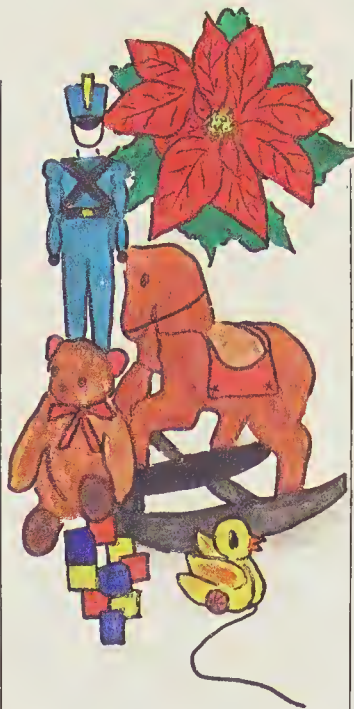
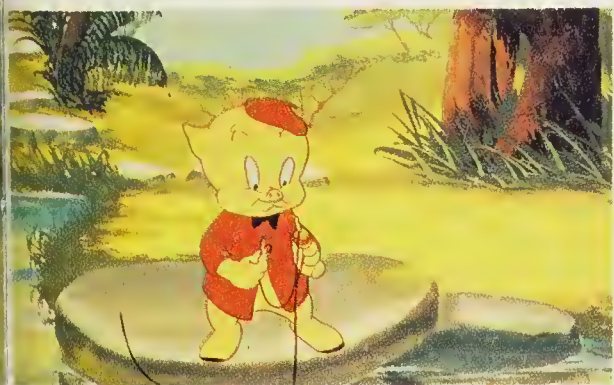
The national touring exhibition, which celebrates the 50th anniversary of Bugs Bunny, appearing in North Carolina through the sponsorship of Tyson Foods, Inc.

Warner Studios produced some 1,000 cartoons before closing the animation unit in 1969. It was re-opened in 1980.

The Mint Museum is located at 2730 Randolph Road, 1.5 miles south of uptown Charlotte. Hours are Tuesday from 10 a.m. to 10 p.m.; Wednesday through Saturday 10 a.m. to 5 p.m.; Sunday 1 p.m. to 6 p.m. The museum will open Friday evenings until 10 p.m. on Nov. 30 and Dec. 7 and 14 for special programs of animation films.

Admission is \$2 for adults, members and children 12 and under are free. The museum is free each Tuesday from 5 p.m. to 10 p.m. the second Sunday of each month.

For further information, write or call the museum at 2730 Randolph Road, Charlotte, NC 28207. Phone: (704) 337-2000.



Holiday Bazaar Set In Southern Pines

A "Christmas In The Pines" Bazaar is

slated at the National Guard Armory in Southern Pines for Nov. 30-Dec. 1.

The event will offer lots of homemade crafts and a variety of shops, including The White Elephant, Toyland, Book Store, Not Quite Tiffanys and Painted Trees.

For more information, call J. P. Handsel, (919) 245-4805.

Hillsborough Sets 4th Christmas Tour

Historic homes, holiday music and a

tree-lighting ceremony will highlight Hillsborough's 4th Annual Christmas Candlelight Tour Dec. 2.

The event, sponsored by the Hillsborough Area Chamber of Commerce, will include tours of some of the town's oldest homes—many dating back to the 1700s.

For more information, contact the Chamber at 150 East King Street, Hillsborough, NC 27278. Phone: (919) 732-8156.



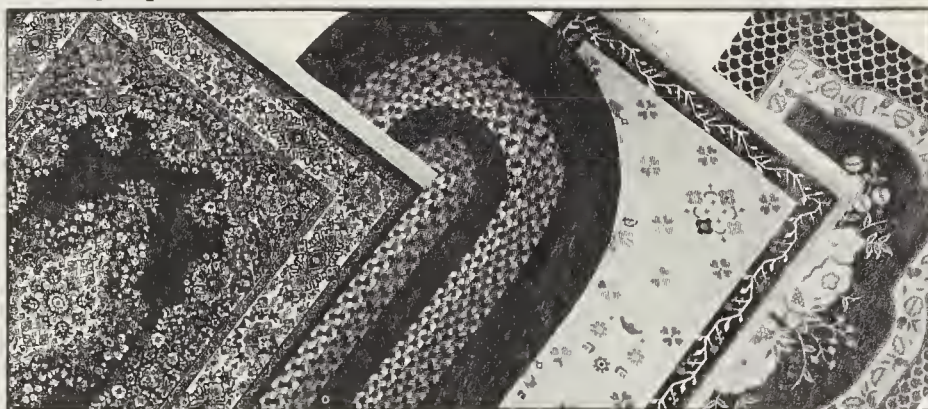
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HERE, THERE & EVERYWHERE

Lumberton To Host Festival Of Trees

Robeson County will get into the Christmas spirit at the 1990 Festival of Trees, Dec. 2-5, in Lumberton.

The festival will be at the SGH Lifestyle Fitness Center on Fayetteville Road in Lumberton.

For more information, contact the Hospice of Robeson, P.O. Box 1408, Lumberton, NC 28359. Phone: (919) 671-5577.



REA Loan Approved For Davidson EMC

The Rural Electrification Administration (REA) has approved a \$6.8 million loan to expand and upgrade facilities of Davidson Electric Membership Corporation (EMC), Lexington.

The loan will allow the co-op to construct 153 miles of distribu-

tion line to serve about 2,900 new consumer-members.

The EMC also obtained supplemental financing from the National Rural Utilities Cooperative Finance Corporation, a lending agency

serving electric and telephone co-ops.

Davidson EMC serves about 28,000 consumer-members in Davidson, Rockingham, Stokes, Forsyth, Guilford, Randolph, Davie and Montgomery Counties.

Adopt-A-Highway Program



The North Carolina Department of Transportation's Adopt-A-Highway program has been named one of the nation's top organization's for the wise use of natural and cultural resources.

The program, which is one of several beautification programs in the department, was recognized at the 1990 Take Pride in America Awards ceremony in Washington. Take Pride in America is a national campaign to increase awareness of the need for land stewardship.

Under the Adopt-A-Highway program groups of volunteers formally choose a stretch of highway and clean up litter from the roadside. North Carolina has the largest such program in the nation.

In order to adopt a highway, the volunteer groups must agree to pick up litter for a year along a selected two-mile section of roadway. All materials needed to clean the roads will be provided by the state, officials said.

In recognition of each participating group's efforts, DOT will erect a road sign displaying the group's name to mark its adopted highway section.

For more information on the Adopt-A-Highway program, write to Jean Huske Dodd, Keep North Carolina Clean & Beautiful, Inc., P.O. Box 25201, Raleigh, NC 27611.

Academy Added To Christmas Tours At Tryon Palace

The historic New Bern Academy Museum will open on Dec. 10, as part of the daytime Tryon Palace Christmas Celebration tours, Dec. 10-22.

The premiere of the academy is an addition to the gala tours of Tryon Palace, the East Wing, the John Wright Stanley House, the Dixon-Stevenson House, Commission House and Jones House.

The academy, established by the North Carolina Colonial Assembly in 1764, is one of the oldest secondary schools in the nation.

The first academy building burned in the 1790s and the present structure, a brick, two-story edifice crowned with a cupola, was completed about 1809. With the exception of the Civil War years—when it was converted to a mil-

itary hospital—the building was used for educating children until the 1970s.

The new museum represents a united effort by the Tryon Palace Commission, Kellenberger Historical Foundation, Tryon Palace staff, and the State of North Carolina's Division of Archives and History.

Special Christmas Candlelight Tours will be held from 5 to 9 p.m. (no tickets sold after 8 p.m.) on Dec. 14, 15, 16, and on Dec. 20, 21, 22.

The Academy Museum will not be open for the evening events, but evening visitors may tour the Academy during regular hours and the next day or on a later date during the Christmas season.

For more information and a brochure call (919) 638-1560. Discounts are available for pre-arranged tours by groups of 20 or more.



TRYON PALACE

Get "Awards Of Excellence"

11 EMC Newsletters Cited In Evaluation Program

Consumer newsletters published by 11 North Carolina Electric Membership Corporations (EMCs) have been cited for outstanding achievement in a statewide evaluation program for the EMC publications.

The program was sponsored by the North Carolina Association of Electric Cooperatives (NCAEC)—the trade association for the state's 28 EMCs.

The newsletters each received an "Award of Excellence" presented at a newsletter editing workshop in Raleigh.

The newsletters were rated by a panel of three judges and awarded points for their coverage of EMC activities, the co-op's role in the community, reader appeal and clarity and forthrightness. Plaques were given to all newsletters that met minimum established standards.

In addition, a "Gold Medal Award" was presented to Maggie Hey, editor of the Blue Ridge EMC newsletter, *The Enlightener*. This publication received the top score in the evaluation.

Other EMCs receiving plaques:

Carteret-Craven EMC, Morehead City—*The Connection*—Frank L. Lloyd, editor.

Edgecombe-Martin County EMC, Tarboro—*Along The Line*—Eddie Stocks, editor.

Four County EMC, Burgaw—*Member News*—Cathy Johnson, editor.

Jones-Onslow EMC, Jacksonville—*Spotlight*—Ken Jones, editor.

Randolph EMC, Asheboro—*Watts Working*—Dave Rowe, editor.

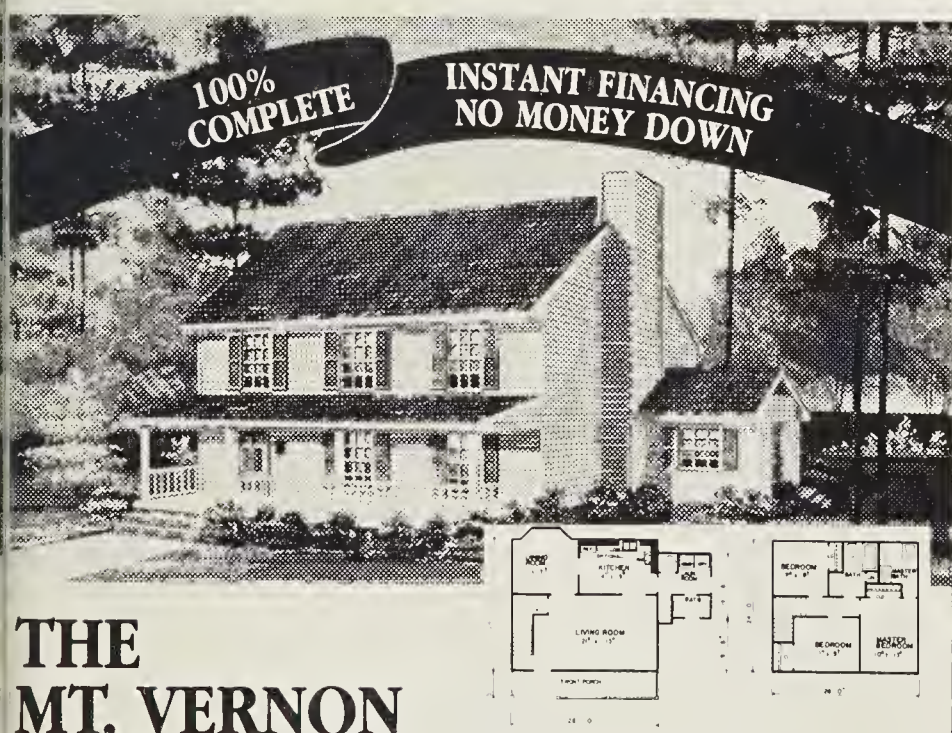
Roanoke EMC, Rich Square—*Roanoke Electric Flashes*—Sue S. Beal, editor.

South River EMC, Dunn—*South River EMC News*—Jeff Lowe, editor.

Tideland EMC, Pantego—*Tideland Topics*—Mazie Smith, current editor and Louise Muse, who served as editor until earlier this year.

Tri-County EMC, Dudley—*Tri-Co News*—Greg Moore, editor.

Union EMC, Monroe—*Cooperative Review*—Luanne Sherron, editor.



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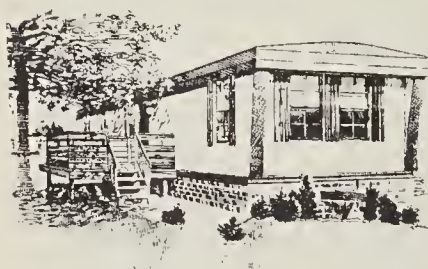
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High Electric Bills

Sweet Deal Can Bring Monthly Nightmare

John Bennett added \$600 to his mortgage when he bought his new mobile home last year because he asked the dealer to install an energy-efficient heat pump and lots of insulation in the ceiling, walls and floor.

By this time next year, the energy extras will have paid for themselves through reduced electricity bills, and Bennett's family will save another \$300 every year.



"There's four people in my family," says Bennett, a consumer of Clay

Electric Cooperative in Keystone Heights, FL. "We do a lot of washing, a lot of drying."

Yet during last year's frigid December, Bennett paid just \$165 for electricity.

"You can imagine what our bill would have been during the same period of time . . . in the other home," he says, noting that his new home's heat pump operates for about half the price of his old electric furnace.

Clay Electric estimates that mobile home owners will save \$350 a year on electricity bills if their new homes come equipped with an energy-efficient heat pump and thick insulation. Storm doors, good ventilation and energy-saving kitchen appliances are new home touches that will shave even more dollars from the monthly electric tab.

Most new mobile homes come equipped instead with electric furnaces and central air conditioning, average insulation and cheap appliances, says Ed Bennett, director of member and public relations at Clay Electric. "That adds up to high bills," he says. "Some of our members who can least afford high bills are getting high bills."

Buying a mobile or "manufactured" home is far cheaper than buying a conventional, site-built home. The Manufactured Housing Institute estimates that an average "single-wide" mobile home measuring 12-16 feet by 48 feet, cost

\$18,600 in 1988; a "double-wide" manufactured house that is 24-28 feet by 48 feet was \$33,600. That compares to an average price of \$138,200 (including land) for a traditional house.

Some manufactured housing is poorly constructed, with air ducts that leak, minimal ventilation and other problems that can cause heat

Weatherize To Cut Energy Costs

If your mobile home has a voracious appetite for electricity, you might want to take steps to cut your energy use—and your utility bills.

Energy experts report that utility bills can be reduced by 40 to 60 percent with just a few improvements. Here are some tips from electric cooperatives on how to turn your mobile home into an energy-efficient dwelling:

- **Add insulation.** Loose-fill or batt insulation helps keep the heat indoors in the winter and outside in the summer. One co-op's "Super Good Cents Homes" are equipped with R-33 to R-38 in the ceiling, R-19 to R-31 in the walls and R-19 to R-30 in the floor if the home has a crawl space. R-values measure the thickness of the insulation. Another insulation option is the roof "blanket" that can be installed to drastically reduce heating and cooling costs. The product is available from several manufacturers.

- **Buy an energy-efficient electric heat pump.** Your old electric furnace may be 100 percent energy efficient, but an energy-efficient heat pump—which heats and cools your home—is up to 300 percent energy efficient. Combined with thick insulation, a new heat pump can slash your electric bills by up to \$350 a year.

- **Install storm windows.** If you can't afford it, tape a sheet of polyethylene on the inside of your windows.

- **Close the drapes** every night to help keep heat inside.

- **Lower the thermostats.** Set your water heater thermostat on 120 degrees (140 degrees if you use a dishwasher). Keep your air heater at 68 degrees.

- **Weatherstrip around all windows and outside doors.** Caulk carefully around moldings, joints, nails and vents. This keeps out drafts and makes it harder for energy to leak out of the home.

- **Improve ventilation** with exhaust fans in the kitchen and bathroom.

- **Wrap your water heater** with a insulated blanket made especially for this purpose. It will make your water heater work more efficiently.

- **Get an energy audit.** Call your electric cooperative for a free energy audit that will help you decide which energy-saving improvements your home needs that you can afford.

Also, vibration damage that occurs when the mobile home is moved from the factory to the site where its owners will live can cause thermal problems.

Typically, mobile home dwellers are retirees on fixed incomes, seasonal residents and low-income people. They might be hard-pressed to fork an extra \$1,000 to their mortgage for amenities such as thick insulation.

What looks like a sweet deal at the outset can turn into a monthly nightmare: Any initial savings can easily be lost once monthly energy bills start to roll in. Larry Hambrick, another Clay Electric consumer, recalls paying monthly bills as high as \$218 for his 1,300 square-foot manufactured home before he replaced his furnace and air conditioner with a heat pump. His bill in December—among the coldest in Florida's history—was just \$81.65.

High bills are bad news for both the consumer and the electric co-op. "The homeowner wants the cheaper home and when the first cold snap comes, they get their electric bill, they come to the electric co-op. They don't go to the salesman" who sold them an energy/inefficient model, says J. D. Steedly, Clay Electric's energy services manager.

This "Good Cents Program" is advocated by co-ops across the country so enthusiastically that some, including AEC, even rebate the cost of the energy-efficient features to their consumers.

With just a three-year payback and savings every year, it seems that consumers would readily add \$1,000 to a 20-year mortgage. But they won't: A University of Florida study commissioned by Clay Electric shows that although

mobile home buyers are well aware of the savings associated with energy efficiency, fewer than one-third of them choose to make the initial \$1,000 investment.

"Consumers are shortsighted," speculates Dan Lesmez, a lobbyist for NRECA, which supports higher standards for manufactured housing. "When they get a bill they connect it with the person who supplies the electricity, not as a problem with the home."

The U. S. Department of Housing and Urban Development is working on upgraded energy-efficiency standards for new manufactured homes.

Lesmez adds, "We want to figure out ways to increase these standards so at least . . . people who can afford to live in those homes can afford the energy bills."

Florida had the most new manufactured homes last year, according to the Florida Manufactured Housing Association, followed by North Carolina, Georgia, California, Alabama, South Carolina, Michigan, Tennessee, Pennsylvania and New York.

Nationally, mobile home sales dropped from 31 percent of all new homes in 1982 to just 18.3 percent last year, the association says. Across the country, about 5 percent of the population lives in mobile homes.

—*Rural Electric News Service*

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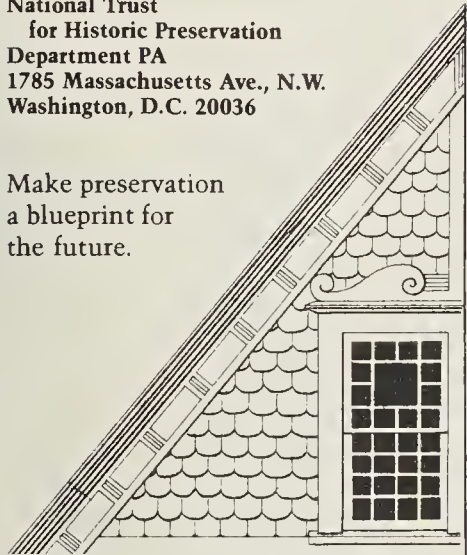
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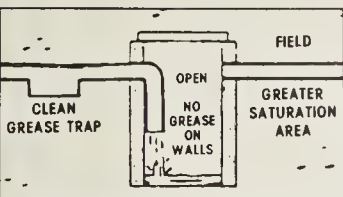
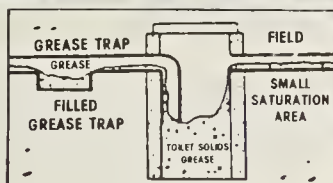
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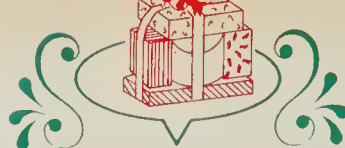
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COUNTRY KITCHEN'S HOLIDAY RECIPES

Holiday Rum Cake

Submitted by Mrs. Camille Roberts, Seven Springs

Cake:

- | | |
|--|----------------------|
| 1 C chopped pecans/walnuts | 4 eggs |
| 1 (18 oz.) pkg. yellow cake mix | 1/2 C cold water |
| 1 (3 3/4 oz.) pkg. instant vanilla pudding mix | 1/2 C vegetable oil |
| | 1/2 C Rum (80 proof) |

Preheat oven to 325°F. Grease and flour 10" tube or 12 cup Bundt pan. Sprinkle nuts over bottom of pan. Combine all ingredients until well mixed. Pour over nuts. Bake one hour. Cool. Invert onto serving plate. Prick top of cake.

Glaze:

- | | |
|-----------------------------|----------------------|
| 1/4 lb. butter or margarine | 1 C granulated sugar |
| 1/4 C water | 1/2 C Rum (80 proof) |

Melt butter in saucepan. Stir in water and sugar. Bring to a boil. Boil for 5 minutes, stirring constantly. Remove from heat and stir in rum. Drizzle glaze and repeat drizzling until glaze is used up. (*Absolutely delicious!*)

Fruited Bavarian Cream

Submitted by Dorcas B. Dyson, Statesville

- | | |
|--|-------------------------------|
| 1 (3 oz.) pkg. blackberry flavored gelatin | 1 (17 oz.) can fruit cocktail |
| 1 C sugar | 1 envelope Dream Whip |
| 1 C boiling water | 1/2 C cold milk |
| | 1/2 tsp. vanilla |

Dissolve gelatin with sugar in boiling water. Add fruit cocktail including the juice. Chill until slightly thickened. Whip Dream Whip with cold milk and vanilla. Fold into the chilled congealed mixture. Store (covered) in refrigerator until served.

Peach Praline Cake

Submitted by Lori Harrington, Owings, MD

- | | |
|---|--|
| 1 (16 oz.) Angel Food Cake (cut horizontally in half) | |
| 1/2 C softened butter or margarine | |
| 2 T rum/brandy/Grand Marnier or peach nectar | |
| 1 (16 oz.) container thawed whipped topping | |
| 1 C powdered sugar | 1 bag toffee chips |
| 1/2 C brown sugar | 6 medium fresh peaches, peeled and chopped |
| 3 egg yolks | |

Cream butter in bowl, add sugars and beat until fluffy. Add egg yolks beating after each addition. Add flavoring. Spread in center of cake. Lay peaches on top. Add top layer of cake. Combine whipped topping with toffee bits, folding gently. Spread mixture on cake, cover and refrigerate 4 hours or overnight. Garnish with additional peach slices if desired. (*Always a big hit—even to acclimated non-sweet admirers!*)

Whipping Cream Pound Cake

Submitted by Carol Chriscoe, Seagrove

- | |
|--|
| 3 C sugar |
| 3 C cake flour, sifted |
| 6 eggs |
| 1 tsp. vanilla flavoring |
| 1/2 lb. butter, softened at room temperature (do not use margarine, butter only) |
| 1/2 pt. whipping cream |

Cream sugar and butter. Add eggs one at a time. Add flour and whipping cream. Mix well, then add vanilla and mix again. Pour into a greased and floured 10" tube pan. Bake at 325 degrees for 1 hour and 10 minutes. *Delicious!*



Skillet Surprise

Submitted by Susanne Millbof, Snow Camp

- | |
|-----------------------------------|
| 2 T butter |
| 1/2 C dark brown sugar |
| 3 lrg. peaches, peeled and sliced |
| 1/2 C pecans |
| 1/2 C blueberries |
| 1 pkg. yellow cake mix |
| 1 cast iron skillet (No. 10) |

Melt butter in cast iron skillet. Spread sugar in skillet. Spread peach slices leaving space to mix in pecans and blueberries. Prepare yellow cake mix as directed and pour on top of ingredients in skillet. Bake as directed for 35 to 40 minutes. Check for doneness with toothpick. Let stand about 7 minutes so that topping has soaked into cake. Loosen sides with knife before flipping onto a serving plate. Serve with ice cream or whipped cream. *Yummmmmmy!*



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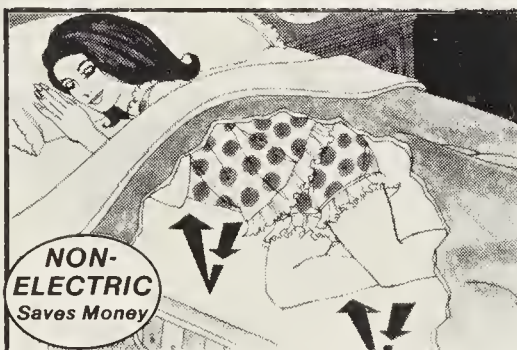
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Todd V. Glover Cited As Young Farmer Of The Year At State Fair

A Nash County farmer was presented the 1990 Young Farmer of the Year Award at the 123rd annual North Carolina State Fair.

The award is presented annually by the N. C. Farm Bureau and the N. C. Department of Agriculture.

The winner, 27-year-old Todd V. Glover of the Horne's Church community, has been farming since he was in the 11th grade. Juggling time for high school classes and farming, he started with 12 acres of tobacco, 40 acres in soybeans, five goats and a cow.

Recipient of the State Chapter Farmer Award for Future Farmers of America in 1982, Glover now tends more than 500 acres. He raises tobacco, cotton, sweet potatoes, soybeans and wheat.

Agriculture Commissioner Jim Graham said Glover is dedicated to educating today's youth about the benefits of farming.

"One of his goals is to help young people see the importance of good farming practices and the importance of the farm in the community and world," Graham said.

Glover is chairman of both the Farm Bureau's Cotton Committee and the Young Farmer and Rancher Committee for Nash County, and vice chairman of the Farm Bureau's Legislative Committee in Nash.

Glover is the son of Mr. and Mrs. Newton Glover of Rt. 1, Box 411, Wilson.



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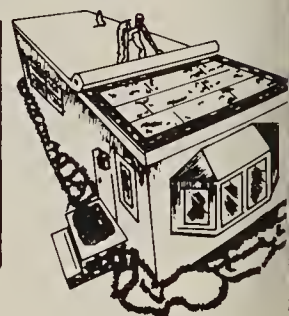


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Medicare Enrollment Brings Helpful Free Handbook

This is the first installment in a two-part series outlining provisions of Social Security's Medicare program and how it works.

If you're approaching the ripe old age of 65, you're probably looking forward to receiving Social Security benefits—assuming you didn't sign up for them at age 62. In either case, you should be preparing for your first encounter with Medicare, a program that is triggered for most people when they turn 65.

One of the early signs of your enrollment in Medicare coverage will come when the mail brings you a package of free information about the program from the helpful folks at Social Security.

Called *The Medicare Handbook*, it contains a wealth of good reading material for Medicare enrollees. The document will come to you automatically with enrollment in the program. If for some reason you don't receive one, be sure to request a free copy.

Known as Publication No. HCFS 10050, the 1990 edition includes 44 pages of easy-to-read material covering Part A and Part B of Medicare. "HCFS" means Health Care Financing Administration of the U. S. Department of Health and Human Services.

The volume is quite timely because it was prepared after the short-lived Medicare Catastrophic Coverage Act was repealed by Congress amid strong opposition from many older Americans.

The new manual, like the earlier editions, is a very helpful publication for anyone who will be making Medicare claims.

Some insurance companies, generally those who want to sell you "Medigap" policies, will offer to send you their own publications—and to tell you how their policies will help supplement coverage under Medicare. There is no harm in reading for one of these booklets, or even several. But none does a better job than the official manual, and all will provide charts and graphs that may make you think that you'll be in trouble without their coverage. Some additional coverage may be needed, but you can decide that for yourself.

Part A of Medicare is generally described as hospital coverage, and this comes with no

additional premium from those enrolled. In addition, Part A can also provide care in a skilled nursing facility, home health care and hospice care for the terminally ill.

The manual gives details on deductibles that must be met, co-insurance and other aspects of your protection under Medicare Part A.

It also defines services covered for a hospital inpatient, including a semi-private room, meals, regular nursing services, intensive care or coronary care, drugs furnished by the hospital, lab work, X-rays, medical supplies, blood transfusions and operating and recovery room costs, including anesthesia. Wheelchairs, casts and dressings and even therapy are also part of the package.

Medicare Part B, generally known as the Medical Insurance Program, covers services of doctors, outpatient hospital services and such things as durable medical equipment. You must be eligible for Part A before you can get Part B. And you pay a premium as well as deductibles and coinsurance amounts for Part B.

The current premium is \$28.60 per month and the deductible is \$75 a year. The coinsurance is 20 percent. These figures offer an example of the kind of information you'll get in your own manual.

Part B coverage applies to many services provided by doctors, whether in their own office or in a hospital. It includes surgery, diagnostic tests, X-rays, services of a nurse or technician, medical supplies and therapy.

However Medicare does not cover examinations for eyeglasses or hearing aids, the glasses or hearing aids themselves, routine physical examinations ("How am I getting along, Doc?") or routine foot care.

The manual's coverage of physicians' services notes that Medicare generally will not pay anything for dental services or routine eye exams. However, some payment can be made for adjustments by chiropractors, who ease pain by spinal manipulation. Part B will pay part of your bill if you are treated in rural health clinics like those found in many parts of North Carolina.

The manual makes a strong case for doctors (or other medical suppliers) who agree to "take assignment." The manual says frankly, "The assignment method can save you time and money." (There will be more on this subject in next month's column.)

Social Security does provide directories of doctors who do accept assignment, and makes them available through Social Security offices, some agencies for the aging and through firms that pay Medicare claims.

In North Carolina, Medicare Part A claims are handled by Blue Cross-Blue Shield, and all hospitals know how to file claims for services they provide.

Claims for Medicare Part B are handled in a completely different manner. For several years now North Carolina's Part B claims have been processed by Equicor, Inc., P.O. Box 671, Nashville, TN 37202. Equicor, which is jointly owned by Equitable Life Assurance Society and Hospital Corporation of America, also has an office in Greensboro—but claims must go to Nashville.

(Next: Medicare claims are not always smooth sailing.)



HANK'S GARDENING GUIDE

Cool weather of late autumn and early winter adds stimulus to outdoor work. This, coupled with plants' preference for transplanting during dormancy, makes for near-ideal conditions for planting and transplanting trees and shrubs.

Now's an ideal time for grubbing out stumps, especially if the ground has been softened by a soaking rain.



Rake With Care

When raking up the abundance of autumn leaves, be careful not to disturb the roots of shrubs and trees. Don't be too vigorous when using a heavy garden rake or damage could result to permanent woody plants in the landscape theme.

You'll want to be particularly careful not to disturb soil around shallow-rooted plants such as azaleas and dogwoods as their roots are quite near the soil surface.

Injury to roots can cause dieback. A flexible lawn rake is safe to lightly brush out accumulated leaves from beneath trees and shrubs.

Liming

If a soil test indicates that lime is needed in your vegetable garden and/or lawn, it should be applied now. Spread the recommended amount evenly over the surface. It works very slowly into the soil.

If you're going to establish cool-season lawn grass (fescue, bluegrass, bent), do it as soon as possible to take advantage of the warm fall weather that is left.

Coffee Grounds And Tea Leaves

Well-rotted coffee grounds and tea leaves make a good humus for plants grown out of doors. However, houseplants fare better without these kitchen leftovers as they tend to mold on the soil in pots.



Rugged And Tough: Pampas Grass

If any landscape plants can be described as "practically impossible to kill" pampas grass would rate high on the list. There are few places where it will not grow. Be careful where you plant this undemanding plant. It needs plenty of room to sprawl.

Because of the dense clumps of razor-edged leaves, the plant should not be placed in areas that get much foot traffic. Instead, use pampas grass as a windbreak or as a garden screen.

Pampas grass and yucca (Spanish needle or bayonette) will create a good background that promises privacy because of the thorns at the tip of each yucca leaf and the razor leaves of pampas grass. Both reach eight or more feet in height.

Fast growing in rich soil, pampas grass can reach six feet in height in one season. In late summer and fall, this ever-green ornamental grass bears three-foot long silvery flower plumes on sturdy stalks above the foliage mass. They are prized for use in dried flower arrangements.

Pampas grass is easily propagated by digging and dividing the clumps.

In late fall when leaves become brown and unsightly, they can be cut back to the ground. New growth will appear in early spring.

Look Ahead To Cold Weather

Many landscape specimen are injured by cold weather each winter. Some are killed all the way to the root system; others are frozen back to some extent.

Hardwood Cuttings

Make cuttings of pussy willow, poplar, forsythia, deutzia, weigela and mock orange. Take six- to seven-inch cuttings. Tie them in bundles and label with name of plant and date of cutting. Pack in a shallow container of moist sphagnum moss. Do not let cuttings dry out.

When weather warms in the spring, cuttings should have formed callouses or roots and should be ready to plant outside in fertile soil.



"Holding" Balled-and-Burlapped Plants

If balled-and-burlapped shrubs and trees cannot be planted immediately it is wise to "heel" them in a temporary location. By burying the ball in the ground you will assure a more even soil moisture. This also prevents root damage from freeze damage during periods of low temperatures.

By Hank Smith

Planting Shrubs and Small Trees

If you live in lower elevations, shrubs and small trees can be planted with success during the late fall. At higher elevations, spring planting will be better for broad-leaved evergreens. At lower elevations, late planting allows roots to gain a foothold for a fast start next spring; while spring-planted shrubs have it rough, especially in hot, windy weather.

When planting shrubs, you'll want to make the planting holes large enough for roots to spread out. The soil should be a good, medium loam. In many cases, peat moss or well-rotted hardwood chips should be added to the soil. A good practice is to prune back about one-third of the

top-growth at planting time. Roots get a better start when the tops have been reduced because there will be less foliage to support.

Do not mound soil around the plant. Instead, leave soil in a shallow saucer shape around the trunk. This saucer will hold water, allowing it to seep slowly to the root system. A good mulch to protect newly planted trees and shrubs over winter is peat moss, straw, pine needles and shredded broad-leaves from older shrubs and trees.

Vegetables

Try to gather all warm weather crops before the first killing frost. Pick green tomatoes and place them in a warm sunny window to ripen.



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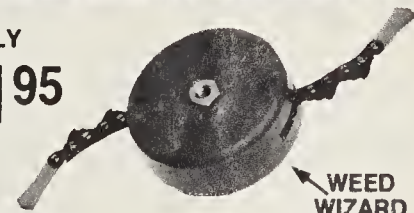
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Gwyn B. Price

He's "Unquestionably A Prince Of A Man"

The following story was written by Susan Russell, an Alexander County native who was awarded the 1990 Gwyn B. Price Youth Tour Scholarship earlier this year. It offers her impressions of Gwyn B. Price, who helped spearhead the development of rural electric cooperatives across North Carolina.

She visited him along with Garland Stafford of Statesville, a retired Methodist minister, and Jim Taylor, Ashe District manager for Blue Ridge Electric Membership Corporation (EMC), Lenoir. The meeting was suggested by Stafford, who attended college with Price and later served as pastor of Price's church in Ashe County. Stafford is a former member of Blue Ridge EMC.

The scholarship winner was selected for the honor last spring on the basis of academic achievement, financial need and extra-curricular activities. The \$1,000 scholarship is awarded annually by the Women's Advisory Committee of the North Carolina Association of Electric Cooperatives.

Mr. Gwyn B. Price is unquestionably a prince of a man. If you don't know him you are missing something really special! After spending a delightful afternoon with him I can easily see why this fascinating gentleman has come to be regarded as the "father" of rural electrification in North Carolina.

I met him because I received the 1990 Gwyn B. Price Youth Tour Scholarship from the Women's Advisory Committee of the statewide organization of electric co-ops. I qualified for this scholarship after being chosen by Crescent Electric Membership Corporation, Statesville, to join 40 other teenagers from North Carolina for the 1989 Rural Electric Youth

Tour to Washington. I am using the scholarship to help cover my expenses this year as a freshman at N. C. State University.

I was the first recipient of the annual scholarship to visit Mr. Price.

I became interested in visiting him when Mr. Garland Stafford wrote to congratulate me after seeing the newspaper announcement about the scholarship. He mentioned his long-standing friendship with Mr. Price.

Mr. Stafford, a retired Methodist minister who lives in Statesville, attended Emory and Henry College with Mr. Price in the 1920s and later was his minister in Ashe County.

I wrote Mr. Stafford about my interest in visiting Mr. Price and he kindly followed up to help arrange it. He had collected newspaper and magazine articles about Mr. Price from the



Gwyn Price, right, who helped spearhead the development of rural electric cooperatives in North Carolina, shares an amusing story with Susan Russell, the recipient of the 1990 Gwyn B. Price Youth Tour scholarship from the statewide organization of electric co-ops, and Jim Taylor, manager of the Ashe District office of Blue Ridge Electric Membership Corporation.



period 1941 to 1985, including several from *Carolina Country*. He shared them with me before the visit and accompanied me on the trip to renew acquaintance with his old friend.

Mr. Price, 90, lives in retirement at his farm west of Jefferson with his wife, Pauline.

Before Mr. Price became a key leader in the rural electrification movement, he was a dryman in Jefferson. He was president of the Blue Ridge Cold Storage Co-Operative, a member of the Rotary Club and a director of Blue Ridge EMC, Lenoir. He also served as principal of Jefferson High School.

He was appointed state chairman of North Carolina Rural Electrification Authority by Gov. Elville Broughton in April, 1941, and remained in the post through the terms of eight governors.

When he took over the state agency, the number of farms in North Carolina that received electricity was below the national average. Seven years later, the state's average exceeded the national average by 3 percent. By the time he left office in 1972, almost 100 percent of the farms in North Carolina had access to electric service. Anyone in the rural areas who wanted electricity could get it.

Mr. Price was in office when the National Rural Electric Cooperative Association was organized and had a hand in its beginnings. He also helped start the state's Telephone Membership Corporations, which were set up like the NCs. They allowed people to help themselves by providing telephone service in the rural areas. Within 11 years the telephone co-ops were serving more than 40,000 members.

I am grateful to Crescent EMC for sponsoring me on the Rural Electric Youth Tour, and I am thankful that the co-ops' women's group selected me for the Gwyn Price Scholarship. If these honors not come my way, I would never have been in a position to meet Mr. Price. And I'm indebted to Mr. Stafford for helping to arrange that meeting.

Mr. Price will forever be an inspiration to me. If I can accomplish even a fraction of what he has done, I believe I will have made an important contribution to my community, my state and my nation.

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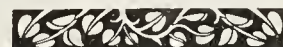
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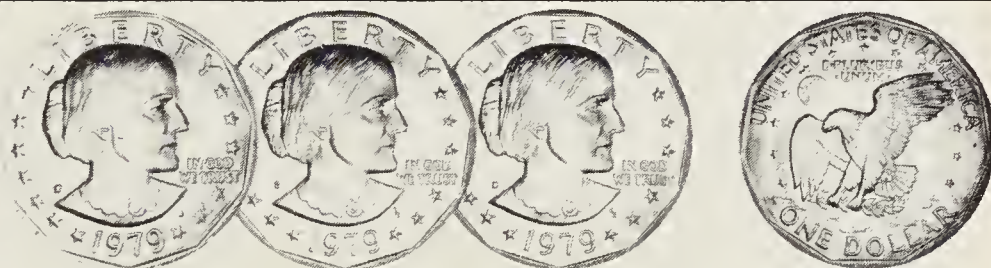
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How Do You File Your Mental Snapshots

Even if you've never claimed to have a "photographic" memory, you undoubtedly have lots of visual images imprinted on that gray matter of yours—sharply focused mental snapshots that can vividly recall random moments of your experience.

Many of them would be right at home in the traditional family album: surely a bride's bright smile amid a shower of rice, a new baby's first bath, a grinning graduate playfully turning the tassel on his "mortar board" cap.

Yet just as many may be mind's eye trivia with no obvious claim to space in any databank: familiar roadside landmarks between home and work, unremarkable scenes from daily routines, odd snippets of otherwise forgotten movies.

Then there's the file of assorted sights that stay with us because they're truly extraordinary in some way: rainbows and falling stars, the breathtaking autumn color of the Great Smoky Mountains, the shimmering reflection of a full moon along a quiet Atlantic shoreline.

These images are tucked away somewhere in the corners of the mind, rattling around without notice until something triggers a response in us that calls them up—often without warning. In the blink of an eye we can effortlessly revisit these frozen moments in time.

Unfortunately, this system isn't always user-friendly: how many times has it failed to react to your frantic mental keystrokes as you search for the elusive image showing where you last left your car keys?

Some users, of course, are skilled at "accessing" their personal keepsake diskettes to relive times past. My wife has always been able to do this, often finding great comfort in returning even briefly to bright, shining moments from another time.

When the winter blahs set in, she leafs through her mind's image album to a golden day we spent with our girls on Emerald Isle sands the previous summer or to a long-ago "before-kids" visit to Nantucket.

I envy her that knack because I have trouble reliving the events those images

represent even when I take time to call them up. My focus seems always to be hopelessly tied to the here and now.

When a friend and I were talking about this process a couple of years ago, she suggested that most of us could improve our access to mental images by keeping some kind of visual journal, either in writing or in another of the brain's data files.

Since then, I've been doing just that, using valuable file space for sundry journal entries—many of them worthless clutter. Yet they survive alongside the miscellaneous trivia and the treasured memories that congregate there on their own, each of them ready for instant replay at the appropriate signal.

Here are a few examples:

- A stretch of grassy median along an interstate highway curiously "decorated" with more than a dozen loaves of bread, as if they had been thrown from a passing vehicle one at a time.
- Other odd street and roadside images observed at random: shoes and boots in assorted sizes and styles for men, women and children, always in singles—except on those occasions when a pair has been tied together and somehow end up draped across a traffic light cable; miscellaneous clothes and household items; an empty gallon jug sitting on a curb in front of an office building; a driveway sign—reading, "Please pardon the inconvenience. We're remodeling"—beside a pile of rubble where a gas station once stood.
- Two white collar workers, neckties and collars neatly in place, tossing horseshoes beneath a broiling August noonday sun.
- An I-can't-believe-my-eyes image of a man sitting beside a building, legs crossed, as he took a cigarette break—while both shoes remained on the ground. The second look in a double-take revealed that one leg ended below the knee and one of the shoes was part of an artificial limb he'd taken off.
- Our 13-year-old daughter, Melissa, as I dropped her off at her school early one morning: When she stepped out of the car, she slightly mispoke in saying goodbye. "Good night, Dad," she said. After taking a few steps, she realized what she'd said and smiled, turning to me. She put her hands together and leaned her head against them in a boy-don't-I-wish-it-were-bedtime gesture that broke me up.
- Ellen, our seven-year-old, taking great pains to print her name on a church offering envelope containing the grand sum of \$1 in cash, then adding a title of sorts to distinguish her gift from others in the Sunday's collection: "KID"

I could go on, but that should suffice to convey the character of my visual journal. Does yours work this way? Or have you learned how to mentally separate the wheat from the chaff among the many images you encounter. If so, I hope you'll share your techniques with me.

I need all the uncluttered data file space I can find—just to keep up with the important things, like where I left my glasses when I took them off. I'd appreciate any suggestions you might have.

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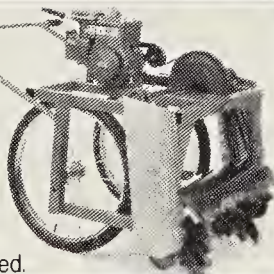
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